

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO.  <b>03292.101090.4</b>	APPLICATION NO.  <b>10/810,473</b>
	APPLICANT  <b>Michael J. Berardi et al.</b>	
	FILING DATE  <b>August 30, 2004</b>	GROUP  <b>3621</b>

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL	CITE NO.	FOREIGN DOCUMENT NUMBER	COUNTRY CODE	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

NON-PATENT LITERATURE DOCUMENTS		
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	2	MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, <a href="http://www.cardforum.com/html/cardmark/jan01_c3.htm">www.cardforum.com/html/cardmark/jan01_c3.htm</a> , 01/2001
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	6	OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil & Gas Journal, 09/16/1985
	7	<del>Pay By Touch Company, <a href="http://www.paybytouch.com/company.html">http://www.paybytouch.com/company.html</a></del>
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	9	RFID Smart Card Gain Ground: The convenience of contactless transactions is driving widespread adoption of contactless smart "cards", RFID Journal, 04/09/2003
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	14	SHARP, KEN, Senior Technical Editor, "Physical Reality: A Second Look", <a href="http://www.idsystems.com/reader/1999-03/phys0399_pt2/phys0399_pt2.htm">http://www.idsystems.com/reader/1999-03/phys0399_pt2/phys0399_pt2.htm</a>
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